

Information to identify the case:

Debtor 1	<u>David Lee Ferrell Jr.</u>	Social Security number or ITIN	xxx-xx-6698
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Marian B. Ferrell</u>	Social Security number or ITIN	xxx-xx-7447
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10189-TPA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Lee Ferrell Jr.

Marian B. Ferrell

6/17/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David Lee Ferrell, Jr.
Marian B. Ferrell
Debtors

Case No. 17-10189-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Jun 17, 2022

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ David Lee Ferrell, Jr., Marian B. Ferrell, PO Box 60, Wattsburg, PA 16442-0060
14371449	#+ Alan N Esper DO FACOS, 5473 Village Common Drive, Erie, PA 16506-4961
14371451	+ Atlantic Credit & Finance Inc, PO Box 11887, Roanoke, VA 24022-1887
14371453	+ Dudzinski Enterprises Inc, 115 East Main Street, North East, PA 16428-1330
15248340	+ Northwest Bank, P.O. Box 337, Warren, PA 16365-0337
14371463	+ Northwest Consumer Discount, 3307 Liberty Street, Erie, PA 16508-2558
14371466	+ Stern & Eisenberg, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 18 2022 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 17 2022 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 18 2022 03:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 17 2022 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jun 18 2022 03:53:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14371450	+ EDI: CINGMIDLAND.COM	Jun 18 2022 03:53:00	AT&T Mobility, 1025 Lenox Park Boulevard NE, Atlanta, GA 30319-5309
14647969	^ MEBN	Jun 17 2022 23:50:02	Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840
14371452	+ Email/Text: bankruptcy@usecapital.com	Jun 17 2022 23:52:00	Capital Accounts, Po Box 140065, Nashville, TN 37214-0065
14389292	+ EDI: CAPITALONE.COM	Jun 18 2022 03:53:00	Capital One Bank USA NA, 4851 Cox Road, Glen Allen, VA 23060-6293
14371454	+ Email/Text: bknotice@ercbpo.com	Jun 17 2022 23:51:00	ERC / Enhanced Recovery Corporation, 8014

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			Bayberry Road, Jacksonville, FL 32256-7412
14371455	+ Email/Text: kthomas@eriefcu.org	Jun 17 2022 23:51:00	Erie Federal Credit Union, 1109 East 38th Street, Erie, PA 16504-1845
15446731	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 17 2022 23:51:00	Federal Home Loan Mortgage Corporation et al, c/o Select Portfolio Servicing, Inc, P.O. Box 65250, Salt Lake city, UT 84165-0250
14371456	+ EDI: IIC9.COM	Jun 18 2022 03:53:00	IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557
14371458	+ EDI: IRS.COM	Jun 18 2022 03:53:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14371460	Email/Text: camanagement@mtb.com	Jun 17 2022 23:51:00	M & T Bank, Po Box 844, Buffalo, NY 14240
14371461	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 17 2022 23:51:00	Midland Credit Management Inc, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14660644	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 17 2022 23:51:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14371462	+ Email/Text: ptacct@mchl.org	Jun 17 2022 23:51:00	Millcreek Community Hospital, 5515 Peach Street, Erie, PA 16509-2695
14416510	EDI: AGFINANCE.COM	Jun 18 2022 03:53:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14371464	+ EDI: AGFINANCE.COM	Jun 18 2022 03:53:00	Onemain, Attn: Bankruptcy, 601 NW 2nd Street, Evansville, IN 47708-1013
14371465	+ EDI: AGFINANCE.COM	Jun 18 2022 03:53:00	Onemain Financial / Citifinancial, 6801 Colwell Boulevard, Irving, TX 75039-3198
14716202	EDI: PRA.COM	Jun 18 2022 03:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23451
14373556	+ EDI: RECOVERYCORP.COM	Jun 18 2022 03:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15021548	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 17 2022 23:51:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14371467	+ EDI: RMSC.COM	Jun 18 2022 03:53:00	Synchrony Bank / Walmart, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14371468	+ Email/Text: collections@widgetfinancial.com	Jun 17 2022 23:51:00	Widget Financial, 2154 East Lake Road, Erie, PA 16511-1140

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr		M&T BANK
cr		M&T Bank
cr		Select Portfolio Servicing, Inc.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14371459	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14371457	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

TOTAL: 4 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-1

User: auto

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Select Portfolio Servicing Inc. alubin@milsteadlaw.com, bkecf@milsteadlaw.com
Bradley Joseph Osborne	on behalf of Creditor Select Portfolio Servicing Inc. bosborne@hoflawgroup.com, ckohn@hoflawgroup.com
Bradley Joseph Osborne	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-2 c/o Select Portfolio Servicing, Inc. bosborne@hoflawgroup.com, ckohn@hoflawgroup.com
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor David Lee Ferrell Jr. dan@mrdebtbuster.com, katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Marian B. Ferrell dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Danielle Boyle-Ebersole	on behalf of Creditor Select Portfolio Servicing Inc. dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com
Karina Velter	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-2 c/o Select Portfolio Servicing, Inc. kvelter@hoflawgroup.com, ckohn@hoflawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Ronda J. Winnecour	on behalf of Trustee Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

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